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PCT Applicant's Guide - Volume II - National Chapter - US

Annex US.II, page 1

Express Mail No. EL651821806US

FORM PTO-1390
(REV 10-95)

U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

ATTORNEY DOCKET NUMBER

**TRANSMITTAL LETTER TO THE UNITED STATES
DESIGNATED/ELECTED OFFICE (DO/EO/US)
CONCERNING A FILING UNDER 35 U.S.C. 371**

1748010

U.S. APPLICATION NO. (If known, see 37 CFR 1.5)

10/088546INTERNATIONAL APPLICATION NO.
PCT/AU00/01125INTERNATIONAL FILING DATE
September 15, 2000PRIORITY DATE CLAIMED
September 15, 1999TITLE OF INVENTION
AN ACCOUNT SYSTEM

APPLICANT(S) FOR DO/EO/US

Rick Roland Langmaid; Robert John Reed; Jason Andrew Grant

Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:

1. ☒ This is a **FIRST** submission of items concerning a filing under 35 U.S.C. 371.
2. ☐ This is a **SECOND** or **SUBSEQUENT** submission of items concerning a filing under 35 U.S.C. 371.
3. ☐ This express request to begin national examination procedures (35 U.S.C. 371(f)) at any time rather than delay examination until the expiration of the applicable time limit set in 35 U.S.C. 371(b)) and PCT articles 22 and 39(1).
4. ☒ A proper Demand for International Preliminary Examination was made by the 19th month from the earliest claimed priority date.
5. ☒ A copy of the International Application as filed (35 U.S.C. 371(c)(2)).
 - a. ☐ is transmitted herewith (required only if not transmitted by the International Bureau).
 - b. ☐ has been transmitted by the International Bureau.
 - c. ☐ is not required, as the application was filed in the United States Receiving Office (RO/US).
6. ☐ A translation of the International Application into English (35 U.S.C. 371(c)(2)).
7. ☐ Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3)).
 - a. ☐ is transmitted herewith (required only if not transmitted by the International Bureau).
 - b. ☐ have been transmitted by the International Bureau.
 - c. ☐ have not been made; however, the time limit for making such amendments has NOT expired.
 - d. ☐ have not been made and will not be made.
8. ☐ A translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).
9. ☐ An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).
10. ☐ A translation of the annexes to the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).

Items 11. to 16. below concern document(s) or information included:

11. ☐ An Information Disclosure Statement under 37 CFR 1.97 and 1.98.
12. ☐ An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.
13. ☐ A **FIRST** preliminary amendment.
☐ A **SECOND** or **SUBSEQUENT** preliminary amendment.
14. ☐ A subsequent specification.
15. ☐ A change of power of attorney and/or address letter.
16. ☒ Other items or information:

priority request; formal drawings transmittal; pct request; International Search Report; PCT Demand receipt; International Preliminary Examination Report; PCT/IB/308

US

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U.S. APPLICATION NO. (if known, see 37 CFR 1.51) <div style="font-size: 24pt; font-weight: bold;">107088546</div>	INTERNATIONAL APPLICATION NO. <div style="font-size: 24pt; font-weight: bold;">PCT/AU00/01125</div>	ATTORNEY'S DOCKET NUMBER <div style="font-size: 24pt; font-weight: bold;">17480P024</div>
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17. ☒ The following fees are submitted:

BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)):

Neither international preliminary examination fee (37 CFR 1.482 nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO and International Search Report not prepared by EPO or JPO **\$1040.00**

International preliminary examination fee (37CFR1.482)not paid to USPTO but International Search Report prepared by the EPO or JPO. . . . **\$890.00**

International preliminary examination fee (37 CFR 1.482) not paid to USPTO but international search fee paid to USPTO (37 CFR 1.445(a)(2)) **\$740.00**

International preliminary examination fee paid to USPTO (37 CFR 1.482) but all claims did not satisfy provisions of PCT Article 33(1)-(4) **\$710.00**

International preliminary examination fee paid to USPTO (37 CFR 1.482) and all claims satisfied provisions of PCT Article 33(1)-(4) **\$100.00**

ENTER APPROPRIATE BASIC FEE AMOUNT =

Surcharge of **\$130.00** for furnishing the oath or declaration later than ☐ 20 ☐ 30 months from the earliest claimed priority date (37 CFR 1.492(e)).

CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE	
Total claims	28 - 20 =	8	X \$18.00	\$ 144.00
Independent claims	4 - 3 =	1	X \$84.00	\$ 84.00
MULTIPLE DEPENDENT CLAIM(S) (if applicable)			+ \$280.00	\$
TOTAL OF ABOVE CALCULATIONS =				\$ 1268.00
Reduction of 1/2 for filing by small entity, if applicable. Verified Small Entity Statement must also be filed (Note 37 CFR 1.9, 1.27, 1.28).				\$
SUBTOTAL =				\$ 1268.00
Processing fee of \$130.00 for furnishing the English translation later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(f)).				\$
TOTAL NATIONAL FEE =				\$ 1268.00
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property				\$
TOTAL FEES ENCLOSED =				\$ 1268.00
				\$ Amount to be: refunded
				charged

CALCULATIONS
FOR PTO USE ONLY

a. ☒ A check in the amount of \$ 1268.00 to cover the above fees is enclosed.

b. ☐ Please charge my Deposit Account No. _____ in the amount of \$ _____ to cover the above fees.
A duplicate copy of this sheet is enclosed.

c. ☒ The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 022666. A duplicate copy of this sheet is enclosed.

NOTE: Where an appropriate time limit under 37 CFR 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the application to pending status.

SEND ALL CORRESPONDENCE TO:

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30,139

REGISTRATION NUMBER

Attorney Docket No.: 17480P024

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

RICK ROLAND LANGMAID, ET AL.

Application No.:

Filed:

For: **AN ACCOUNT SYSTEM**

Art Group:

Examiner:

Assistant Commissioner for Patents
Washington, D.C. 20231

TRANSMITTAL OF FORMAL DRAWINGS

Sir:

Enclosed herewith for filing in the above-identified U.S. Patent Application are the formal drawings, 8 sheets including 8 Figures. Applicant hereby authorizes any additional extension or petition fees under 37 C.F.R. §1.17 or credit for any overpayment to our Deposit Account No. 02-2666. A copy of the Fee Transmittal sheet is enclosed.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN

Dated: 3/15/02


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AN ACCOUNT SYSTEM

The present invention relates to an account system and an account processing method and, in particular, to a system which is able to extract account data from remote
5 accounting systems for businesses and generate and deliver accounting data and information, such as statements, for customers of the business.

For many small businesses the necessity to produce account statements for customers at regular intervals, process customer payments and produce cheques for
10 payment for their own creditors results in an undesirable administrative load. This load includes the time of personnel spent creating statements, the physical load on office printing and other equipment and time spent folding and mailing the statements produced. Whilst this process is done business personnel are unable to undertake day to day tasks and office equipment is unavailable for other users within the business.

15 It is however common practice for many businesses to require the production of statements and records of other financial transactions on a monthly basis, or on another statement cycle basis, and accordingly account personnel spend a significant proportion of time administering and physically carrying the needs of the accounting system. For
20 example, the document handling may require statements for customers to be printed, folded and placed into envelopes and for the envelopes to be subsequently mailed. Larger businesses may be able to take advantage of existing equipment which is capable of performing these mechanical tasks. It is not generally economic for smaller organisations to purchase or use such equipment.

25 It is desired to provide an account system and method which alleviates the above difficulties or at least provides a useful alternative.

In accordance with the present invention there is provided an account processing
30 method, executed by an account system, including:

receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

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processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

5

The present invention also provides an account system, including:

means for receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

10 means for processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and

means for generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

15 The present invention also provides account processing software, including:

code for receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

code for processing said account data for storage in a database system in a second
20 predetermined format and in a predetermined form based on parameters for the client; and

code for generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

25 The present invention also provides account processing software stored on a computer readable storage medium, including:

extraction code for extracting account data in a predetermined format from an accounting software package of a client system; and

transport code for connecting to a remote server and transmitting the account data in an encrypted form to the server.

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A preferred embodiment of the present invention is hereinafter described, by way of example only, with reference to the accompanying drawings, wherein:

Figure 1 is a block diagram of a preferred embodiment of an account system;

Figure 2 is a flow diagram of basic account information production steps of the system;

Figure 3 is a flow diagram of form production steps executed by the system;

Figures 4 to 6 are detailed flow diagrams of the form production steps executed by software of the system;

Figure 7 is a flow diagram of payment steps executed using the system; and

Figure 8 is a flow diagram of check production steps executed using the system.

An account system 14, as shown in Figures 1 and 2, includes a web server 8, a process server 9, a database system 11, a production server 13 and printing equipment 15. The system 14 is accessible by remote computer systems 4 of clients over a communications network 6, such as the Internet, using interfaces provided by the web server 8 and a software interface 12 stored on the client's system 4. Although a particular system architecture is shown in Figure 1 and described below, it will be understood by those skilled in the art that the hardware systems and software components of the system 14 may be provided by one machine or distributed over a number of machines, even to the extent of being distributed over the communications network 6. The client systems 4 may be standard personal computers which would execute software accounting packages 10, such as MYOB™, Quicken™ or Microsoft Money™. These accounting software packages 10 are used to produce account data in formats which are dictated by the packages. The software packages 10 are sophisticated enough to handle all accounting requirements and account data for a small business. This would include full details of all creditors and debtors for a business.

Clients of the account system 14 have installed on their machines 4 a software module 12 of the system 14 that acts as an interface between the accounting software package 10 and the remaining equipment 8 to 15 of the system 14. The interface module 12 may be installed on the client's machine 4 when installing the accounting package 10, or can be downloaded from a secure web site maintained on the server 8. For instance, a

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new client may use their system 4 to connect the web site of the server 8 via the Internet 6 at step 30 as shown in Figure 3. After submitting forms available via the web interface during a registration process 32, the interface software 12 can be downloaded to the client's machine 4 and installed. The client then becomes an existing client, and like other existing

5 clients, can connect to the web site maintained by the server 8 at step 38. Clients on connecting to the web site are required to enter authentication data, such as a username and password and then all further communications with the server 8 are executed using a secure protocol, such as that provided by the secure sockets layer (SSL). Once the client has been authenticated by the server 8, a user interface is presented to the client on their

10 system 4 which allows the client to select from a number of account information processing procedures. On selecting a procedure, the required data is extracted periodically by the software interface 12 from the accounting package 10 as a data bundle at step 40 and passed to the process server 9 so as to then execute a polling and verification process 42. The process 42 is described in more detail below with reference to Figure 4. The

15 account information processing procedure may be, for example, the production of account statements 44 for a customer 16, as shown in Figure 2. The statements 44 may be provided in a number of forms, such as by mail in printed form 46, fax 48 or email 50, or any mode of electronic delivery as described below. The data bundle may be sent from the client system 4 using HTTP, FTP or another communications protocol to an appropriately

20 configured server of the system 4.

In establishing the procedure, the client may specify precisely what times the account information or statements need to be produced and therefore the interface 12 will extract the required data at times according to the parameters set by the client. For

25 example, the client may set parameters corresponding to "No statement if statement value is less than \$x" or alternatively, "No statements to be issued to customers x, y and z", or for announcements appearing on the statements, such as, "a 1% discount for those customers paying within 14 days". Using the interface 12 the client may also make changes to the design or style of their account information documents.

30

Once an existing client has logged on to the web site at step 38, as shown in Figure 4, the software interface 12 can be used to extract the required data from the accounting software package 10 at step 52. Alternatively, the client can use the accounting software

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package 10 and the interface module 12 to issue instructions for the download of the required data, and the module 12 will simply contact the server 8 to connect to the server and execute the authentication procedure after having extracted the required data at step 52. For the production of a statement, for example, the required data includes client
5 company and branch addressing information, customer names and address information, debit and credit details for the customers, account totals, and current and overdue balances for the extracted data period. The interface module 12 includes an extractor program to execute the data extract process from the accounting package 10, and also includes a transport program to establish an automatic connection to the web server 8, provide a web
10 interface for any business rule updates, and attend to actual transmission of the data to the server 8. The extractor program is platform independent in that it is able to execute and operate with a wide variety of operating systems and accounting software packages of client system 4. The extractor program is able to detect the operating system (OS) and the accounting software package being used by the client system 4. If more than one is being
15 used, the module 12 prompts the client for a selection. Once the determination is made, the extractor program accesses the required visual and data tables and operating data for the particular OS and accounting package 10 to extract the required data dictated by the client's business rules and variables. The required data is placed in a tagged file, similar to an XML file. At step 54 the required data is encrypted to produce an encrypted data
20 bundle at step 56 which is sent using HTTP or FTP to the web server 8, which forwards the encrypted data bundle on to a data directory of the process server 9. The server 9 executes a file filter application module which detects the arrival of data in the data directory by polling it regularly. When received the data bundle is unzipped and decrypted and placed in a registered directory for the client on the server 9, at step 58. Also at step 58, the file
25 filter application module updates a job queue and passes this information onto a verification process module to initiate verification processing of the newly arrived data file. The server 9 then executes a verification process module at step 60 using the data in the registered client's directory to determine whether the data received is now in the correct export format, being ASCII text. If the data is considered to be in the correct format at step
30 62, then the data 64 is accessed at step 66 by a main processing module 68 of the process server 9 as shown in Figure 5. If the verification process establishes that the received data

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included with cutoff times for processing. The process server 9 monitors the cutoff times, at step 90, and if a cutoff time for processing is reached, a signal is generated for an operator, otherwise operation returns to step 42. Once the signal is generated for the operator, which may be a visual alert generated on the screen of the process server 9, the operator can then send a signal at step 92 to the production server 13 to trigger execution of a print processing module 94 on the server 13. The production server 13 uses the printing equipment 15 to print and mail out the account information at step 96, and then email the client at step 98 to advise that this occurred.

10 The print processing module 94 operates according to the procedure shown in Figure 6, which as discussed above, can be manually triggered at step 92 so to invoke a sort process 100. The sort process operates on the OMRs and DPIDs so as to sort the customer account data for a client by country and other criteria. Processing for a country is then executed and details for a printing job to be run accessed from the job queue or entered at step 101. At step 103, the module 94 generates a Jetform file from the data in the invoicing table of the database 11. The Jetform file can then be sent directly to the printing equipment 15, as it specifies all parameters associated with a printing run, including the type of paper stock to be used. PDF files for the invoice data in the data tables are generated at step 103 for those customers that have requested PDF files of the invoices, and these are emailed to the customers at step 109. For the printed invoices, the client is emailed with the billing details and estimated time of mailing at step 98. At step 102 an EXP-124 run sheet specifying the number of pages and envelopes to be processed and a sorted postcode list are generated for each country of origin and forwarded to the printing equipment 15 to print envelopes for delivery of the printed account statements, at step 102. The tables used for the processes 100 and 102 are then archived and deleted from the live data table of the database 11, at step 104. The schedule for printing is then updated at step 108, and all statements and envelopes are printed according to the updated schedule at step 110 using the queued files created at steps 100 and 102. Statements are then inserted in the envelopes at step 112 and mailed at step 114. After mailing, execution then returns to step 101 for another country. After creation of the Jetform file, at step 103, invoicing data to bill the clients of the system 14 is written into a separate accounting system (although it can alternatively be written into the database system 11) for processing

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in a batch, at step 105. The batch incorporates invoice data for all of the clients that are part of the printing run of the job. Batch processing is closed at step 107. For clients that are billed automatically by credit card, credit card processing is executed at step 111 to obtain payment for the amounts specified during batch invoice processing, and when
5 complete an update last process date flag is set in the database system 11, at step 113, to indicate that payment has been successful. Similar steps for the print processing can be executed for delivery of the statements via fax, at step 48 of Figure 2.

Once statements 44 have been sent to customers 16, as shown in Figure 7, the
10 customers 16 can use one of a variety of payment interfaces 20 to execute a payment 18 for the statement. The payment may be via normal methods to a bank in order to transfer funds into the client's account 24, or payment to the bank may be executed using a web based secure interface 22. The web based payment interface used may be one provided by the web server 8 for customers 16 to execute payments on the statements 44. Regardless of the
15 manner in which the payment is executed, a transaction receipt is generated once payment has been made by the interface 20 and this is passed to the system 14. The system 14 then uses the web server 8 to send, which may be by email, reconciled statement and payment data for use in the accounting package 10 of the client's machine.

20 Clients are also able to use the accounting package 10 and the software module 12 to instruct the creation and dispatch of cheques. Using the accounting package 10 to issue the instructions for the production of particular cheques, the interface module 12 will use a secure interface, such as SSL, to contact the client's bank so as to transfer the requisite funds from the client's account 24. Once this has occurred, then the system 14 via the web
25 server 8 is sent an encrypted data bundle 56 which includes instructions for the generation of cheques. The cheques are then printed and mailed, at step 120, using a process similar to that described previously with reference to Figures 3 to 6. Once mailed, the cheques attend to the payment 122 of creditors 124, as shown in Figure 8.

30 Many modifications will be apparent to those skilled in the art without departing from the scope of the present invention as herein described with reference to the accompanying drawings.

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CLAIMS:

1. An account processing method, executed by an account system, including:
receiving account data over a communications network, said account data having
5 been extracted in a first predetermined format from an accounting software package of a
remote computer system of a client;
processing said account data for storage in a database system in a second
predetermined format and in a predetermined form based on parameters for the client; and
generating customer account information, such as statement data, from said account
10 data in said database system for respective customers of said client.
2. An account processing method as claimed in claim 1, including extracting said
account data in said first predetermined format.
- 15 3. An account processing method as claimed in claim 1, wherein said parameters
define business rules and variables for said client, and said business rules control said
account data processing.
4. An account processing method as claimed in claim 1, wherein said generating step
20 includes sending said account data to a printing system and printing, sorting and inserting
in envelopes said account information for said customers.
5. An account processing method as claimed in claim 4, wherein said account
information includes statements, invoice, cheques and/or other account documents.
25
6. An account processing method as claimed in claim 1, wherein said generating step
includes sending the account information to said customers by electronic transmission
media, such as email, fax and electronic funds transfer (EFT) systems.
- 30 7. An account processing method as claimed in claim 1, including making said
account information available to customers via a software interface accessible over a

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communications network, such as the Internet.

8. An account processing method as claimed in claim 7, wherein the software interface includes a transaction module for inputting payment instructions from customers
5 corresponding to the account information, and executing a payment transaction on the basis of the instructions.

9. An account processing method as claimed in claim 3, wherein said processing includes filtering, and verifying said account data, executing said business rules on said
10 account data using said variables and DPID and OMR processing.

10. An account system, including:
means for receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software
15 package of a remote computer system of a client;
means for processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and
means for generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

20

11. An account system as claimed in claim 10, including means for extracting said account data in said first predetermined format.

12. An account system as claimed in claim 10, including business rules and variables
25 for said client defined by said parameters, and said processing means executes said business rules.

13. An account system as claimed in claim 10, wherein said generating means includes a printing system for printing, sorting and inserting in envelopes said account information
30 for said customers.

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14. An account system as claimed in claim 13, wherein said account information includes statements, invoice, cheques and/or other account documents.

15. An account system as claimed in claim 10, wherein said generating means sends the account information to said customers by electronic transmission media, such as email, fax and electronic funds transfer (EFT) systems.

16. An account system as claimed in claim 10, including a software interface accessible over a communications network, such as the Internet, and which makes said account information available to customers.

17. An account system as claimed in claim 16, wherein the software interface includes a transaction module for inputting payment instructions from customers corresponding to the account information, and executing a payment transaction on the basis of the instructions.

18. An account system as claimed in claim 12, wherein said processing means filters, and verifies said account data, executes said business rules on said account data using said variables and executes DPID and OMR processing.

20

19. Account processing software, including:
code for receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

25 code for processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and
code for generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

30 20. Account processing software as claimed in claim 19, including code for extracting said account data in said first predetermined format.

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21. Account processing software as claimed in claim 19, wherein said parameters define business rules and variables of said software for said client, and said business rules control said account data processing.

5 22. Account processing software as claimed in claim 19, wherein said generating code controls printing, sorting and inserting in envelopes said account information for said customers.

10 23. Account processing software as claimed in claim 22, wherein said account information includes statements, invoice, cheques and/or other account documents.

24. Account processing software as claimed in claim 19, wherein said generating code sends the account information to said customers by electronic transmission media, such as email, fax and electronic funds transfer (EFT) systems.

15

25. Account processing software as claimed in claim 19, includes a software interface accessible over a communications network, such as the Internet, for making said account information available to customers.

20 26. Account processing software as claimed in claim 25, wherein the software interface includes a transaction module for inputting payment instructions from customers corresponding to the account information, and executing a payment transaction on the basis of the instructions.

25 27. Account processing software as claimed in claim 21, wherein said processing code filters, and verifies said account data, executes said business rules on said account data using said variables and executes DPID and OMR processing.

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28. Account processing software stored on a computer readable storage medium,
including:

5 extraction code for extracting account data in a predetermined format from an
accounting software package of a client system; and

transport code for connecting to a remote server and transmitting the account data
in an encrypted form to the server.

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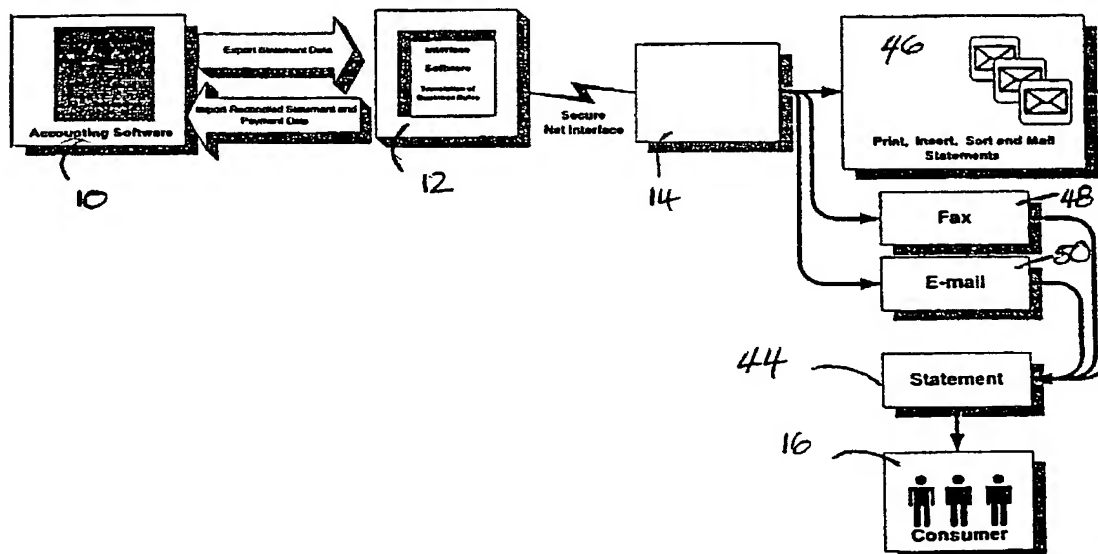
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CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) Title: AN ACCOUNT SYSTEM



(57) Abstract: An account processing method, executed by an account system, including receiving account data over a communications network, the account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client, processing the account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client, and generating customer account information, such as statement data, from the account data in the database system for respective customers of the client.

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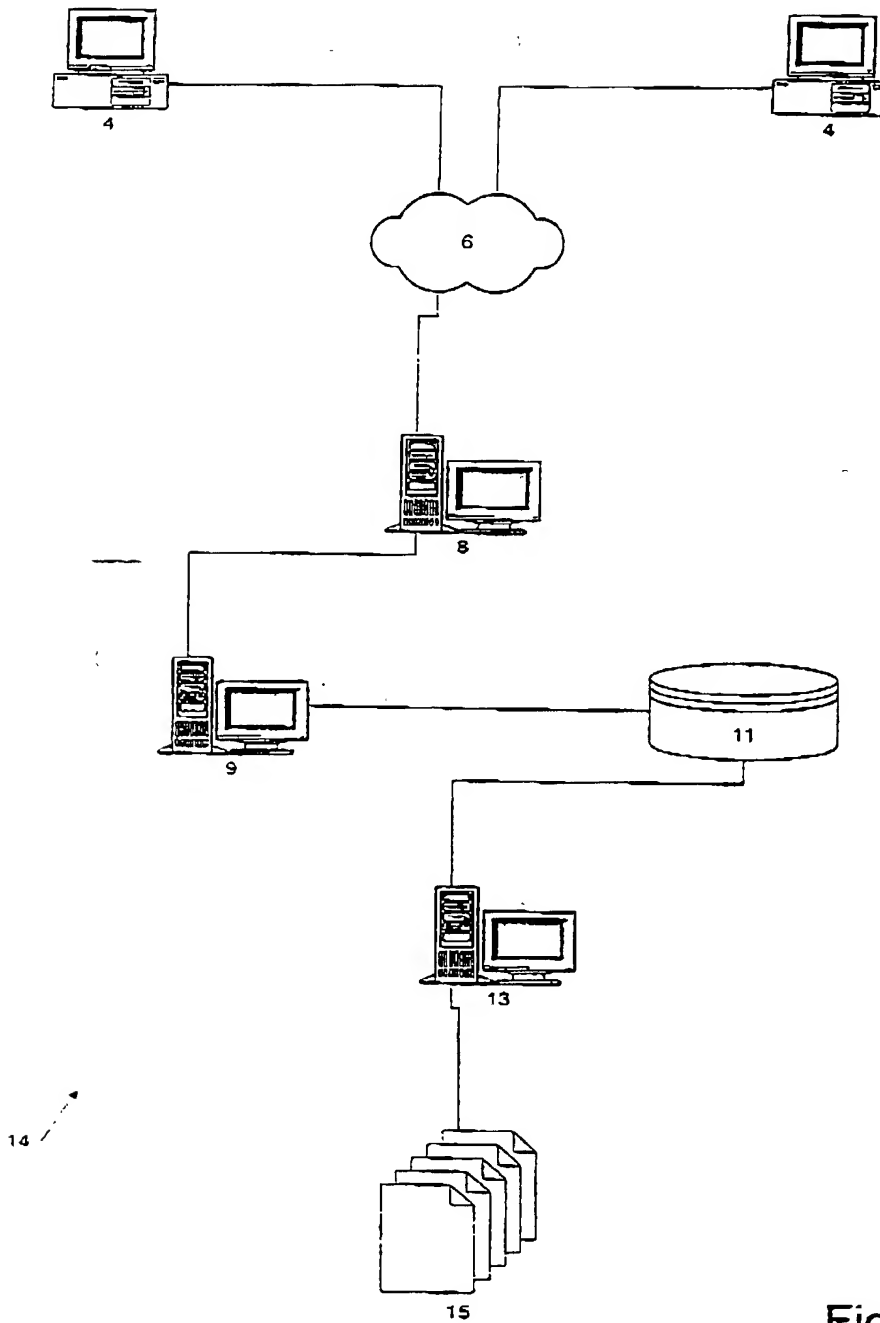


Figure 1

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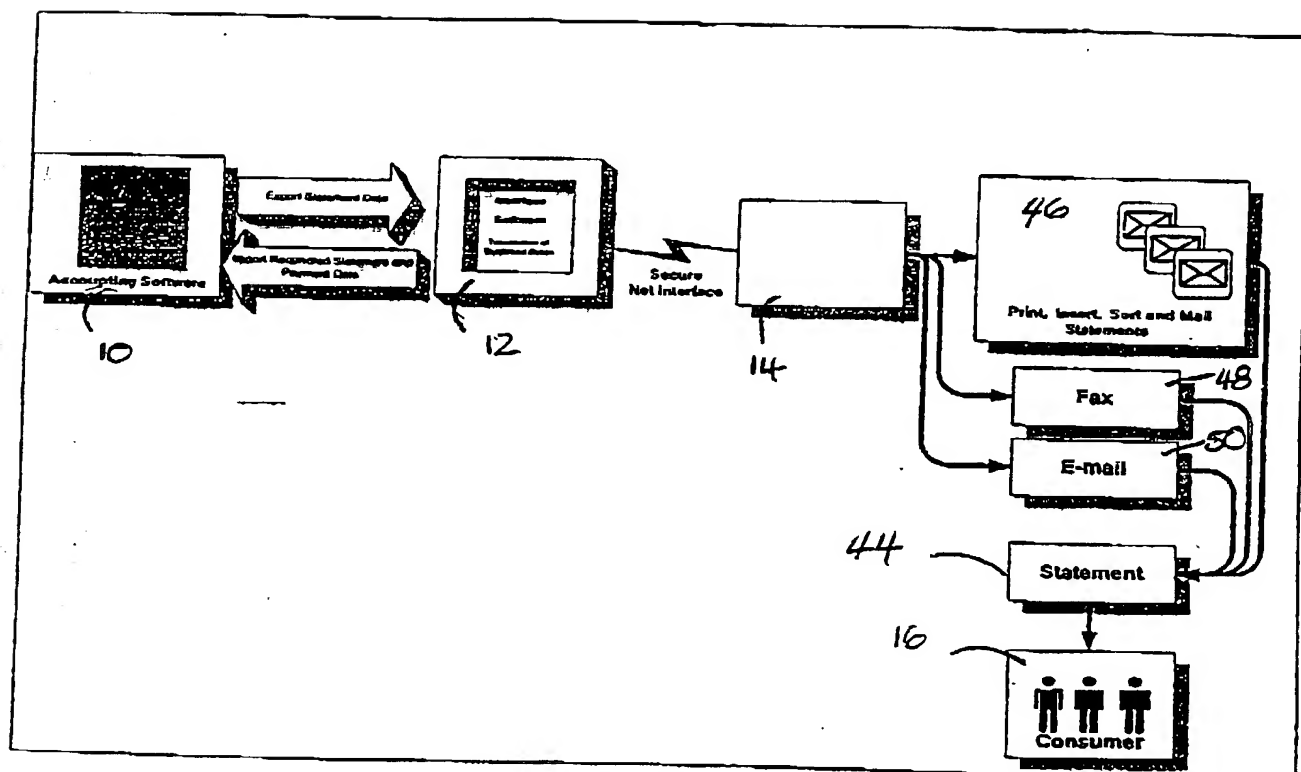
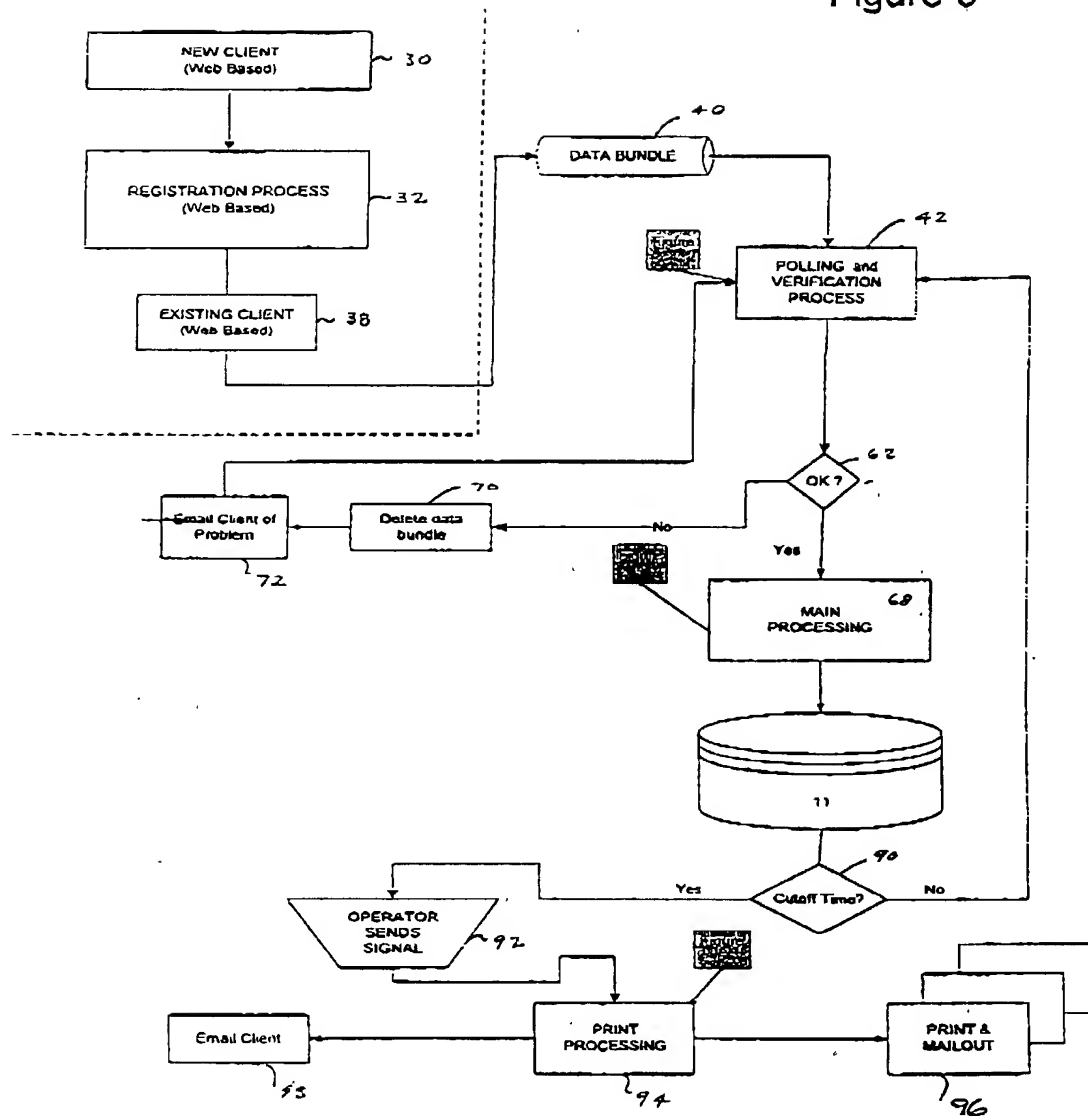


Figure 2

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Figure 3



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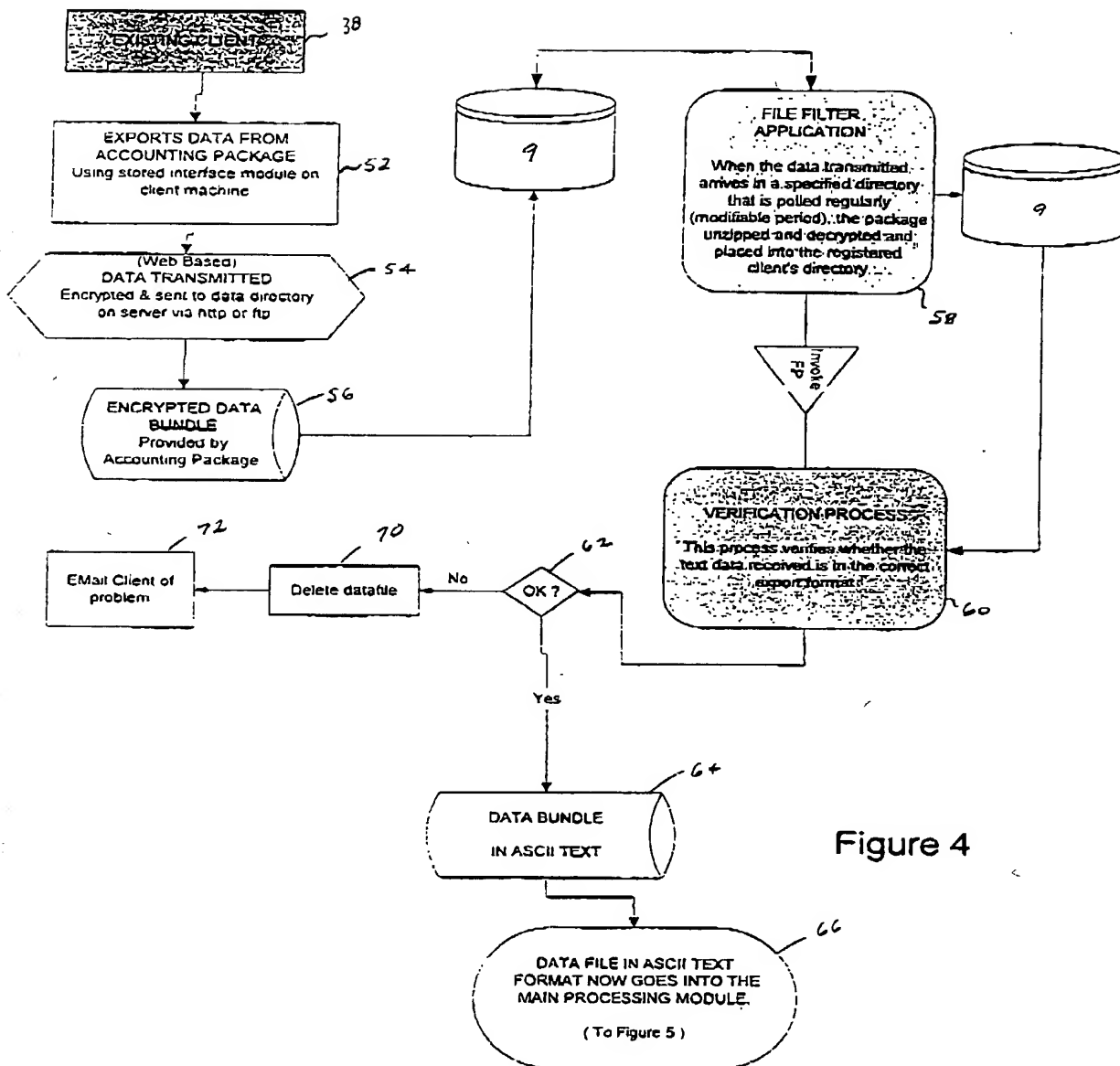


Figure 4

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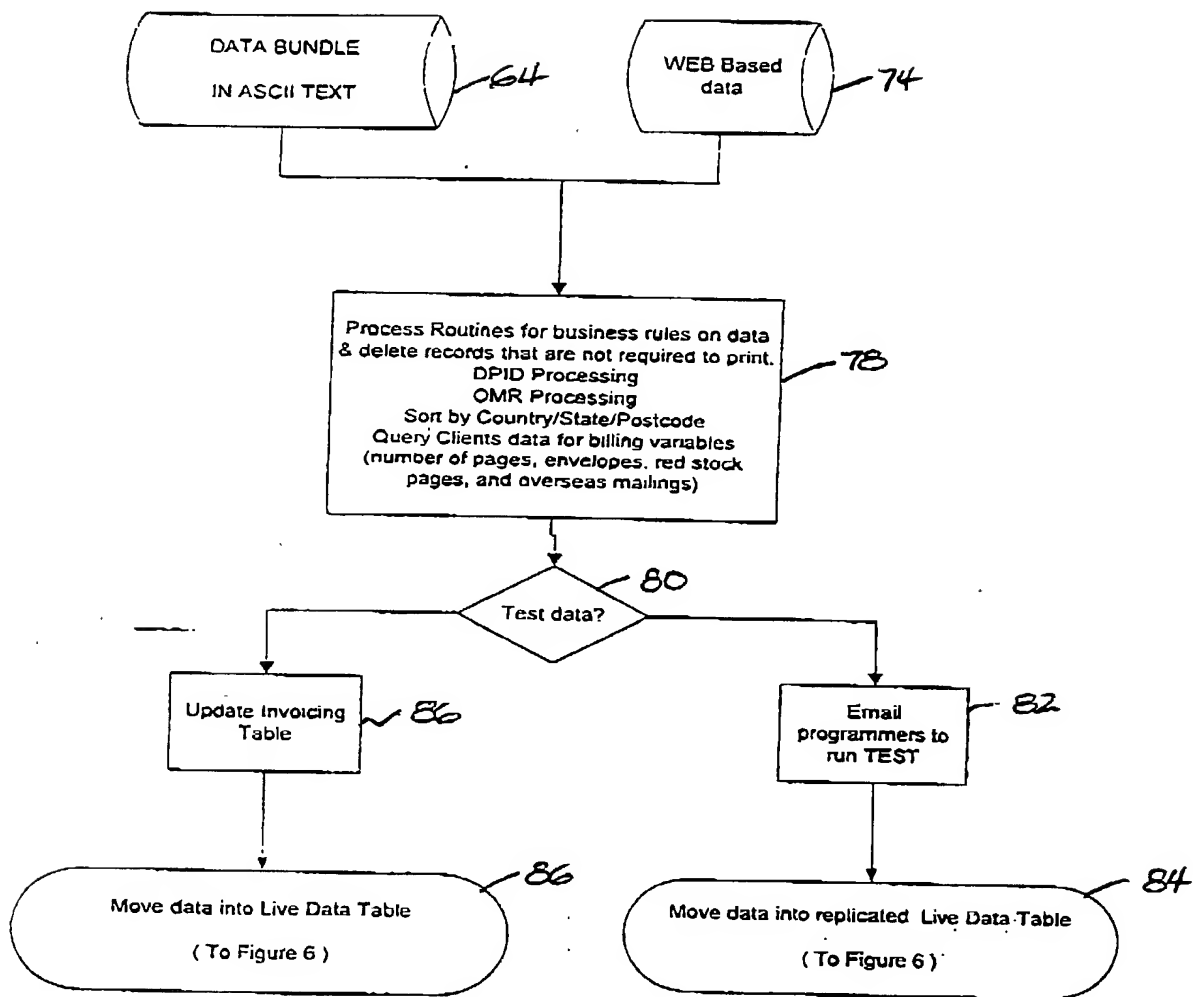


Figure 5

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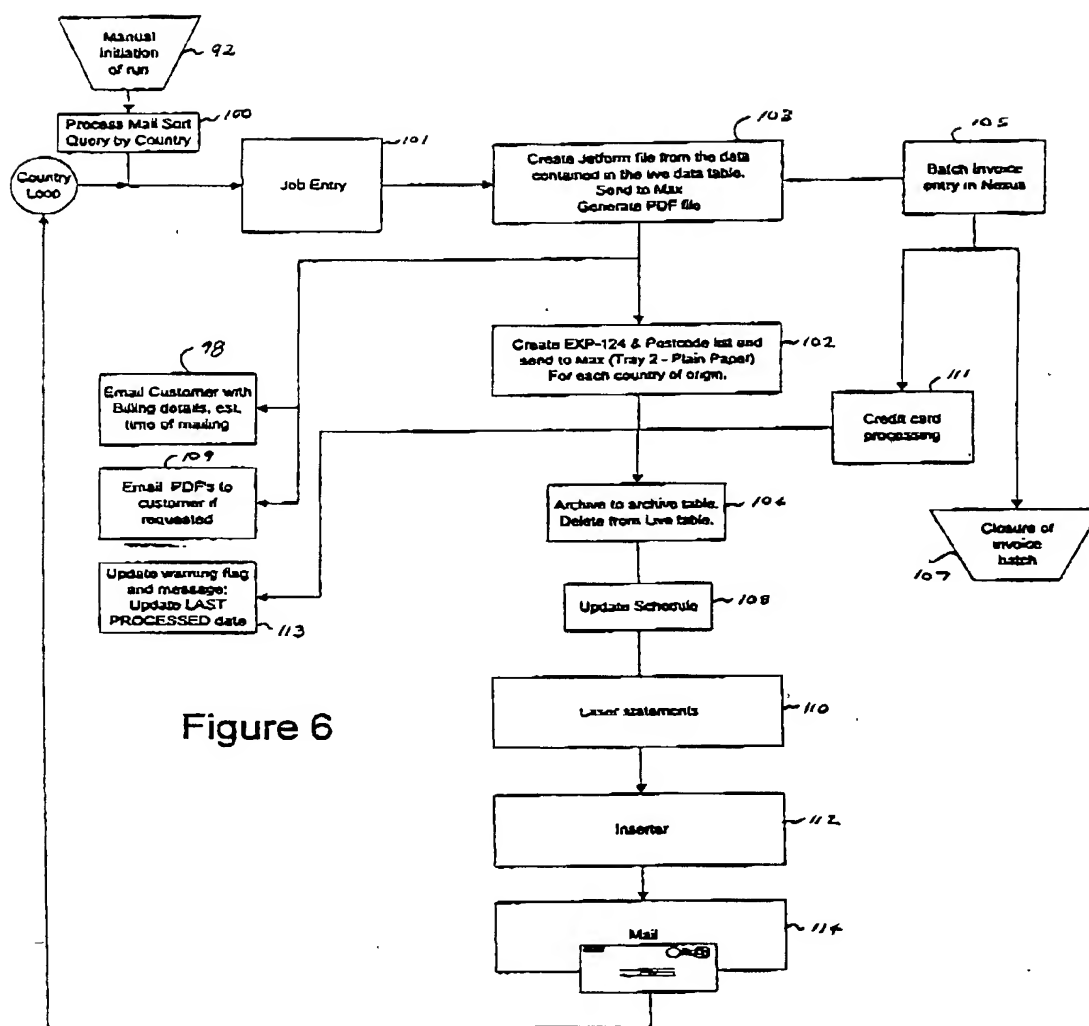


Figure 6

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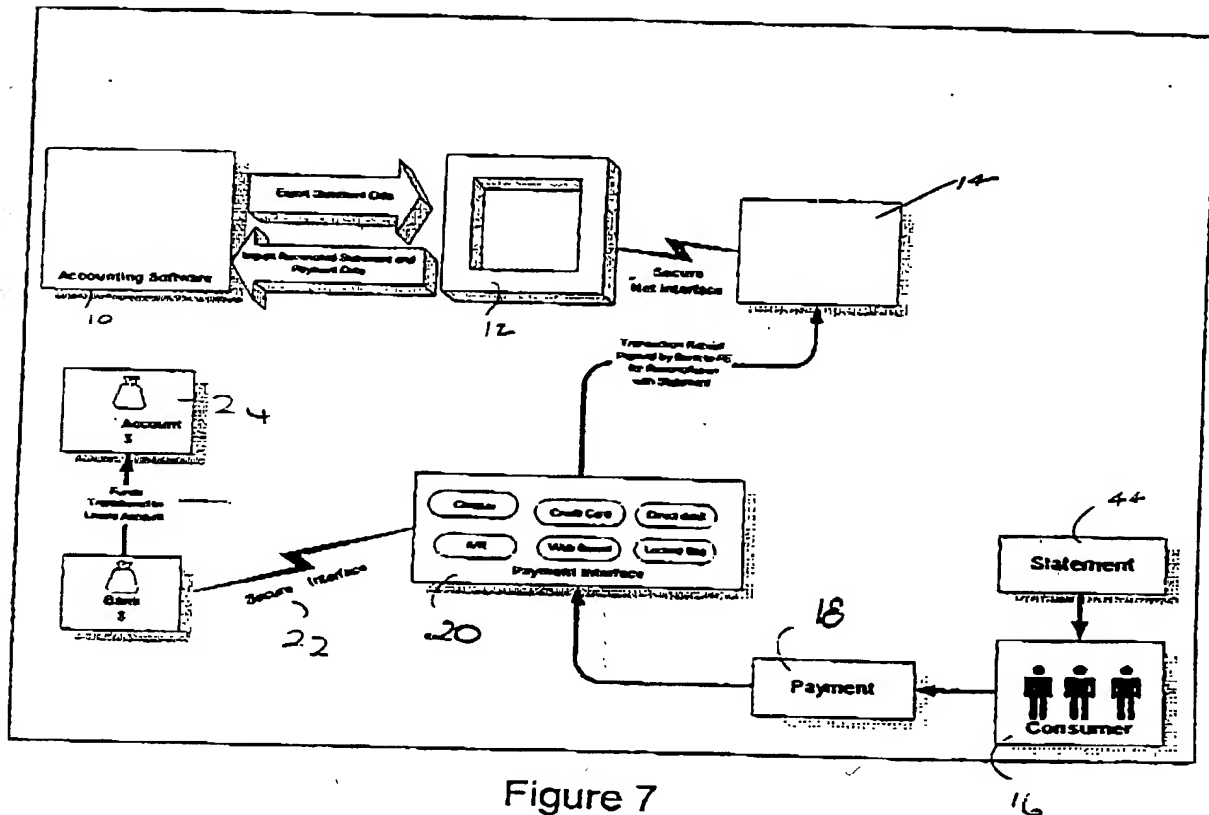


Figure 7

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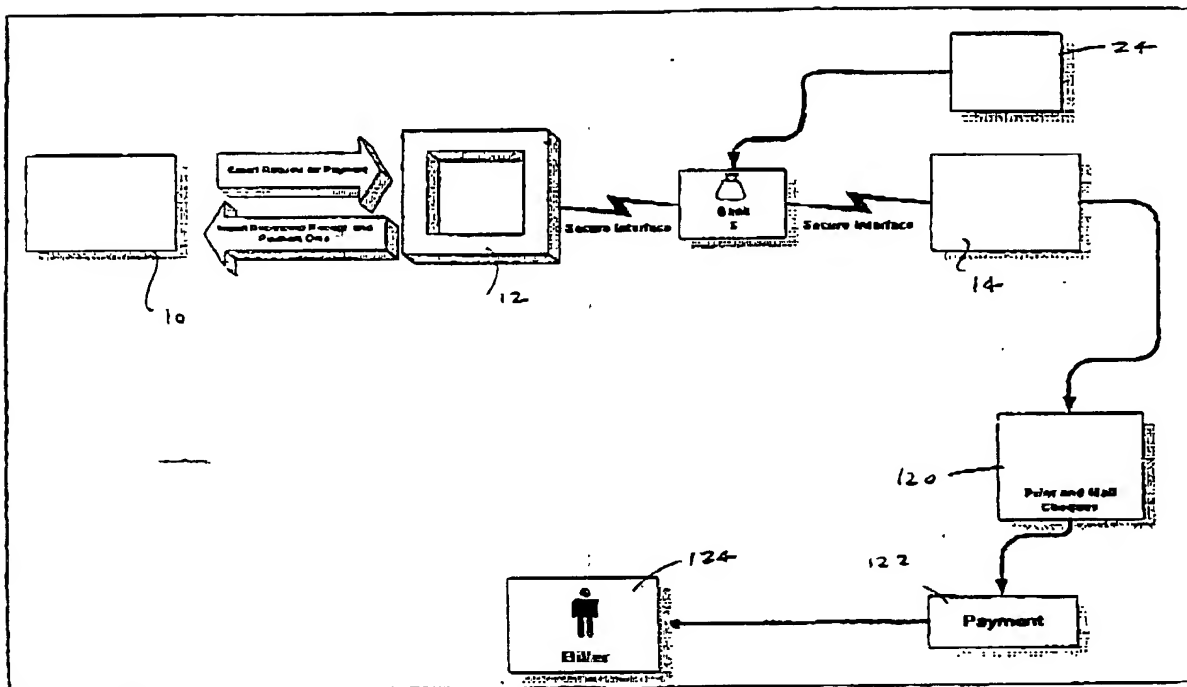


Figure 8



#5

Our Ref.: 017480. P024

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below, next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

An account system

the specification of which

[x] International Patent Application No. PCT/AU00/01125 filed 15 September 2000
is attached hereto.
_____ was filed on _____ as
_____ Application Serial No. _____
and was amended on _____
(if applicable)

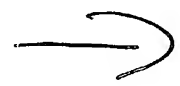
I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe that the same was ever known or used in the United States of America before my invention thereof, or patented or described in any printed publication in any country before my invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, and that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representatives or assigns more than twelve months prior to this application.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119, of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

<u>Prior Foreign Application(s)</u>			<u>Priority Claimed</u>	
<u>PQ2835/99</u>	<u>Australia</u>	<u>15 September 1999</u>	<u>x</u>	
(Number)	(Country)	(Day/Month/Year Filed)	Yes	No
<u>PCT/AU00/01125</u>	<u>PCT</u>	<u>15 September 2000</u>	<u>x</u>	
(Number)	(Country)	(Day/Month/Year Filed)	Yes	No

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:



(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned)

I hereby appoint BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP, a firm including: William E. Alford, Reg. 37,764; Farzad E. Amini, Reg. No. 42,261; Aloysius T. C. AuYeung, Reg. No. 35,432; William Thomas Babbitt, Reg. No. 39,591; Carol F. Barry, 41,600; Jordan Michael Becker, Reg. No. 39,602; Bradley J. Berezna, Reg. No. 33,474; Michael A. Bernadacou, Reg. No. 35,934; Roger W. Blakely, Jr., Reg. No. 25,831; Gregory D. Caldwell, Reg. No. 39,926; Kent M. Chen, Reg. No. 39,630; Lawrence M. Cho, Reg. No. 39,942; Yong S. Choi, Reg. No. 43,324; Thomas M. Coester, Reg. No. 39,637; Roland B. Cortes, Reg. No. 39,152; Barbara Bokanov Courtney, Reg. No. P42,442; William Donald Davis, Reg. No. 38,428; Michael Anthony DeSanctis, Reg. No. 39,957; Daniel M. De Vos, Reg. No. 37,813; Tarek N. Fahmi, Reg. No. P41,402; James Y. Go, Reg. No. 40,621; Richard Leon Gregory, Jr., P42,607; Dinu Gruia, Reg. No. 42,996; David R. Halvorson, Reg. No. 33,395; Thomas A. Hassing, Reg. No. 36,159; James A. Henry, Reg. No. 41,064; Willmore F. Holbrow III, Reg. No. P41,845; George W. Hoover II, Reg. No. 32,992; Eric S. Hyman, Reg. No. 30,139; Dag H. Johansen, Reg. No. 36,172; William W. Kidd, Reg. No. 31,772; Tim L. Kitchen, Reg. No. P41,900; Michael J. Mallie, Reg. No. 36,591; Paul A. Mendonsa P42,879; Darren J. Milliken, P42,004; Thinh V. Nguyen, Reg. No. 42,034; Kimberley G. Nobles, Reg. No. 38,255; Michael A. Proksch P43,021; Babak Redjaian, Reg. No. 42,096; James H. Salter, Reg. No. 35,668; William W. Schaaf, Reg. No. 39,018; James C. Schetter, Reg. No. 31,195; Anand Sethuraman, Reg. No. 43,351; Charles E. Shemwell, Reg. No. 40,171; Maria McCormack Sobrino, Reg. No. 31,639; Stanley W. Sokoloff, Reg. No. 25,128; Allan T. Sponseller, Reg. No. 38,318; Geoffrey T. Staniford, P43,151; Judith A. Szepesi, Reg. No. 39,393; Vincent P. Tassinari, Reg. No. 42,179; Edwin H. Taylor, Reg. No. 25,129; George G. C. Tseng, Reg. No. 41,355; Lester J. Vincent, Reg. No. 31,460; John Patrick Ward, Reg. No. 40,216; Stephen Warhola, P43,237; Charles T. J. Weigell, Reg. No. 43,398; Ben J. Yorks, Reg. No. 33,609; and Norman Zafman, Reg. No. 26,250; my attorneys; and Amy M. Armstrong, Reg. No. P42,265; Robert Andrew Diehl, Reg. No. P40,992; and Edwin A. Sloane, Reg. No. 34,728; my patent agents, with offices located at 12400 Wilshire Boulevard, 7th Floor, Los Angeles, California 90025, telephone (310) 207-3800, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Inventor's Signature _____ Date _____

Residence _____ Citizenship _____
(City, State) (Country)

Post Office Address _____

Full Name of Sixth/Joint Inventor _____

Inventor's Signature _____ Date _____

Residence _____ Citizenship _____
(City, State) (Country)

Post Office Address _____